

AMENDED IN ASSEMBLY MAY 15, 2014

CALIFORNIA LEGISLATURE—2013–14 REGULAR SESSION

**Assembly Concurrent Resolution**

**No. 146**

**Introduced by Assembly Member Bloom**

(Principal coauthor: Senator Mitchell)

**(Coauthors: Assembly Members Brown, Chesbro, Hall, Nestande, V. Manuel Pérez, —and—Yamada Yamada, Achadjian, Alejo, Ammiano, Atkins, Bigelow, Bocanegra, Bonilla, Bonta, Bradford, Buchanan, Ian Calderon, Campos, Chau, Chávez, Conway, Cooley, Dababneh, Dahle, Daly, Donnelly, Eggman, Fong, Fox, Frazier, Beth Gaines, Garcia, Gatto, Gomez, Gonzalez, Gordon, Gorell, Grove, Hagman, Harkey, Roger Hernández, Holden, Jones, Jones-Sawyer, Levine, Linder, Logue, Lowenthal, Maienschein, Medina, Melendez, Mullin, Muratsuchi, Nazarian, Olsen, Pan, Perea, John A. Pérez, Quirk, Quirk-Silva, Rendon, Ridley-Thomas, Rodriguez, Salas, Skinner, Stone, Ting, Wagner, Waldron, Weber, Wieckowski, Wilk, and Williams)**

(Coauthors: Senators Block, Liu, Monning, and Vidak)

May 6, 2014

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Assembly Concurrent Resolution No. 146—Relative to Senior Fraud Awareness Day.

LEGISLATIVE COUNSEL'S DIGEST

ACR 146, as amended, Bloom. Senior Fraud Awareness Day.

This measure would proclaim May 15, 2014, as Senior Fraud Awareness Day.

Fiscal committee: no.

1 WHEREAS, As the population ages and more Americans  
2 become senior citizens with life savings, they become greater  
3 targets for fraud and deception. The ease of access for criminals  
4 to contact seniors through the Internet and telephone increases as  
5 more creative schemes emerge; and

6 WHEREAS, Senior fraud is a growing concern as millions have  
7 fallen victim to scams, including Medicare scams, sweepstakes  
8 and lottery scams, work at home scams, bereavement scams,  
9 identity theft, charity scams, scams targeting older women, home  
10 repair scams, investment schemes, and reverse mortgage scams.  
11 Seniors citizens average one scam-type letter and two telemarketing  
12 phone calls per week. Other types of fraud perpetrated against  
13 senior citizens include health care fraud, health insurance fraud,  
14 counterfeit prescription drug fraud, funeral and cemetery fraud,  
15 “anti-aging” product fraud, telemarketing fraud, and Internet fraud;  
16 and

17 WHEREAS, Senior fraud is underreported due to older adults’  
18 embarrassment and lack of information about where to report fraud;  
19 and

20 WHEREAS, Caregivers, scam artists, and unscrupulous  
21 salespersons are the primary instigators of senior fraud. The tactics  
22 used are intimidation, fear, friendliness, authority, and control to  
23 get the victim to send money or share private financial information;  
24 and

25 WHEREAS, As senior citizens own more than one-half of all  
26 the financial assets in America, they are the primary targets for  
27 fraudulent practices. It is estimated by the United States House of  
28 Representatives Subcommittee on Health and Long-Term Care  
29 that even though seniors only represent 12 percent of the  
30 population, they represent 30 percent of the scam victims; and

31 WHEREAS, According to the Department of Business  
32 Oversight, it is estimated that 70 percent of Californians over 50  
33 years of age have been solicited by someone with the intent to  
34 defraud them; and

35 WHEREAS, Americans who are 65 years of age and older  
36 represent about 13 percent of our country’s population, and their  
37 population will only continue to grow as the baby boomer  
38 generation begins to enter that age range; and

39 WHEREAS, People who grew up in the 1930s, 1940s, and 1950s  
40 were generally raised to be polite and trusting. Con artists exploit

1 these traits, knowing that it is difficult or impossible for these  
2 individuals to say “no” or just hang up the telephone; and

3 WHEREAS, The Federal Trade Commission released a  
4 statistical survey of fraud in the United States that shows that nearly  
5 25 million adults – 11.2 percent of the adult population – were  
6 victims of fraud during the year studied; now, therefore, be it

7 *Resolved by the Assembly of the State of California, the Senate*  
8 *thereof concurring*, That the Legislature hereby proclaims May  
9 15, 2014, as Senior Fraud Awareness Day; and be it further

10 *Resolved*, That the Chief Clerk of the Assembly transmit copies  
11 of this resolution to the author for appropriate distribution.